



Citibank, N.A.
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 18

	2003			2004			2005			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
1 BALANCE DE SITUACION										
2 Total de Activos	568,452.90	546,995.29	497,331.59	495,628.58	514,993.74	518,289.13	592,733.99	510,733.75	495,163.66	
3 Activos Líquidos	223,371.26	177,856.95	133,926.64	133,206.24	151,747.63	158,084.89	221,286.38	148,736.25	150,163.54	
4 Total de Préstamos	241,941.55	225,795.41	227,723.11	259,110.33	252,675.35	272,622.66	270,210.64	283,777.30	256,785.58	
5 Locales	241,941.55	225,795.41	227,714.39	259,110.33	252,675.35	272,622.66	270,210.64	283,777.30	256,785.58	
6 Extranjeros	0.00	0.00	8.72	0.00	0.00	0.00	0.00	0.00	0.00	
7 Total de Inversiones	78,115.92	90,749.69	102,836.56	78,431.52	86,768.15	64,495.46	78,268.14	59,407.85	68,328.99	
8 Total de Depósitos	517,064.90	474,774.98	442,913.95	445,698.72	470,510.51	458,144.72	532,066.70	431,140.75	434,754.33	
9 Locales	469,644.21	444,753.58	412,120.18	402,964.96	416,017.65	391,103.51	470,789.93	384,157.85	368,950.00	
10 Depósitos de Oficiales	48.56	1,967.11	1,016.32	1,027.42	930.41	198.38	40,422.52	41,058.00	0.00	
11 Depósitos de Particulares	336,473.36	317,357.16	328,726.80	310,909.99	314,463.93	287,768.18	284,652.30	219,426.64	225,225.56	
12 Depósitos de Bancos	133,122.29	125,429.32	82,377.06	91,027.55	100,623.31	103,136.94	145,715.12	123,673.22	143,724.44	
13 Extranjeros	47,420.69	30,021.40	30,793.76	42,733.76	54,492.86	67,041.22	61,276.77	46,982.89	65,804.33	
14 Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15 Depósitos de Particulares	40,207.75	29,046.67	28,481.29	21,830.58	34,283.85	31,954.92	26,158.55	21,745.41	20,455.53	
16 Depósitos de Bancos	7,212.94	974.73	2,312.47	20,903.18	20,209.01	35,086.30	35,118.22	25,237.48	45,348.80	
17 Patrimonio Total	15,303.01	14,446.98	14,733.47	21,523.09	23,563.62	26,194.17	29,640.42	32,693.23	24,289.44	
18 PROMEDIO (12 MESES)										
19 Total de Activos	595,125.06	588,481.32	575,287.83	545,996.69	541,723.32	532,642.21	545,032.79	503,181.17	505,078.70	
20 Activos Generadores de Ingresos	383,392.23	390,516.85	388,131.29	390,381.84	329,750.48	326,831.61	339,519.22	340,363.49	332,279.03	
21 Total de Prestamos	300,950.32	299,967.90	294,708.85	315,884.46	247,308.45	249,209.04	248,966.87	271,443.81	254,730.46	
22 Total de Inversiones	82,441.91	90,548.95	93,422.44	74,497.38	82,442.04	77,622.57	90,552.35	68,919.68	77,548.57	
23 Patrimonio Total	17,561.88	18,498.92	19,731.15	24,417.77	19,433.31	20,320.57	22,186.94	27,108.16	23,926.53	
24 ESTADO DE GANANCIAS Y PERDIDAS										
25 Ingreso por Intereses	33,878.92	6,206.21	12,002.39	17,979.95	24,550.09	7,135.99	15,078.73	23,388.55	31,871.41	
26 Egreso de Operaciones	5,879.75	1,050.45	2,005.37	2,973.71	4,405.59	1,769.01	4,214.72	7,094.92	10,212.66	



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27 Ingreso Neto de Intereses	27,999.17	5,155.76	9,997.02	15,006.25	20,144.50	5,366.98	10,864.01	16,293.63	21,658.75	
28 Otros Ingresos	20,957.85	3,998.54	9,196.12	13,603.18	19,130.83	4,276.98	8,590.73	13,110.26	18,846.48	
29 Ingreso de Operaciones	48,957.02	9,154.30	19,193.14	28,609.43	39,275.33	9,643.96	19,454.74	29,403.89	40,505.24	
30 Egresos Generales	38,722.11	8,511.16	17,101.98	20,252.76	24,834.08	5,935.87	11,583.26	18,465.34	29,669.14	
31 Utilidad Antes de Provisiones	10,234.91	643.15	2,091.16	8,356.67	14,441.26	3,708.09	7,871.48	10,938.54	10,836.09	
32 Utilidad del Periodo	5,151.51	-5.01	379.74	7,067.28	12,752.42	3,862.71	7,009.82	10,040.76	9,238.99	
33 CALIDAD DE ACTIVOS										
34 Total de Préstamos Vencidos	4,624.10	3,835.28	3,810.13	3,693.53	3,162.20	2,773.40	855.01	990.99	689.61	
35 Total Provisiones Para Préstamos	8,428.16	8,001.25	7,763.89	6,547.93	6,115.13	5,352.07	5,282.50	4,598.43	4,959.88	
36 Préstamos Vencidos / Préstamos Totales (%)	1.91	1.70	1.67	1.43	1.25	1.02	0.32	0.35	0.27	
37 Provisiones / Préstamos Vencidos (%)	182.27	208.62	203.77	177.28	193.38	192.98	617.83	464.02	719.23	
38 Provisiones para Préstamos / Préstamos Totales (%)	3.48	3.54	3.41	2.53	2.42	1.96	1.95	1.62	1.93	
39 RAZONES DE CAPITAL										
40 Patrimonio / Activos Totales (%)	2.69	2.64	2.96	4.34	4.58	5.05	5.00	6.40	4.91	
41 Patrimonio / Activos Generadores de Ing. (%)	4.78	4.56	4.46	6.38	6.94	7.77	8.51	9.53	7.47	
42 Patrimonio / Préstamos Totales (%)	6.33	6.40	6.47	8.31	9.33	9.61	10.97	11.52	9.46	
43 LIQUIDEZ										
44 Activos Líquidos / Total de Depósitos (%)	43.20	37.46	30.24	29.89	32.25	34.51	41.59	34.50	34.54	
45 Activos Líquidos / Activos Totales (%)	39.29	32.52	26.93	26.88	29.47	30.50	37.33	29.12	30.33	
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	58.31	56.58	53.46	47.48	50.69	48.58	56.30	48.28	50.26	
47 RENTABILIDAD										
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	1.34	-0.01	0.20	2.41	3.87	4.73	4.13	3.93	2.78	
49 Utilidad Neta / Total de Activos (Promedio) (%)	0.87	-0.00	0.13	1.73	2.35	2.90	2.57	2.66	1.83	
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	29.33	-0.11	3.85	38.59	65.62	76.04	63.19	49.39	38.61	
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	8.84	6.36	6.18	6.14	7.45	8.73	8.88	9.16	9.59	
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	1.53	1.08	1.03	1.02	1.34	2.17	2.48	2.78	3.07	



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53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	7.30	5.28	5.15	5.13	6.11	6.57	6.40	6.38	6.52	
54 Egresos Generales / Ingresos de Operaciones (%)	79.09	92.97	89.10	70.79	63.23	61.55	59.54	62.80	73.25	
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	5.47	4.10	4.74	4.65	5.80	5.23	5.06	5.14	5.67	
56 PRODUCTIVIDAD										
57 Número de Empleados	384.00	319.00	308.00	305.00	306.00	314.00	310.00	294.00	273.00	
58 Número de Sucursales	8.00	8.00	8.00	8.00	0.00	0.00	0.00	0.00	0.00	
59 Préstamos / Empleados	630.06	707.82	739.36	849.54	825.74	868.23	871.65	965.23	940.61	
60 Depósitos Totales / Empleados	1,346.52	1,488.32	1,438.03	1,461.31	1,537.62	1,459.06	1,716.34	1,466.47	1,592.51	
61 Utilidad Neta / Empleados	13.42	-0.02	1.23	23.17	41.67	12.30	22.61	34.15	33.84	
62 TASA DE CRECIMIENTO (12 MESES)										
63 Activos (%)	-8.58	-13.17	-23.87	-16.89	-9.40	-5.25	19.18	3.05	-3.85	
64 Préstamos (%)	-32.79	-39.65	-37.04	-30.47	4.44	20.74	18.66	9.52	1.63	
65 Locales (%)	-32.79	-39.65	-37.04	-30.46	4.44	20.74	18.66	9.52	1.63	
66 Extranjeros (%)	0.00	0.00	968,547.78	0.00	0.00	0.00	0.00	0.00	0.00	
67 Depósitos (%)	-8.45	-13.31	-21.75	-14.84	-9.00	-3.50	20.13	-3.27	-7.60	
68 Locales (%)	-2.73	-2.65	-13.27	-12.75	-11.42	-12.06	14.24	-4.67	-11.31	
69 Extranjeros (%)	-42.16	-66.95	-66.10	-30.54	14.91	123.31	98.99	9.94	20.76	
70 Patrimonio (%)	-22.79	-35.94	-40.42	-21.20	53.98	81.31	101.18	51.90	3.08	
71 Utilidad Neta (%)	-72.01	-100.24	-91.55	2.02	147.55	-77,226.10	1,745.96	42.07	-27.55	